



TitlePLUS was completely reengineered in 2021 with new features, policy wording, pricing structure, and website. Since the launch of the “new” TitlePLUS, it continues to evolve, add integrations, and process improvements while providing unmatched comprehensive coverage that is fast and easy to use.

2023 saw some big developments for TitlePLUS including a new leader who is eager to grow TitlePLUS to its full potential and new technology integrations that improve the TitlePLUS client experience and help our clients meet new requirements with ease.

New Leadership

In August, LAWPRO welcomed Mark Huttram as the new Vice President of TitlePLUS. Mark joined TitlePLUS with a wealth of knowledge and experience in the legal, banking, real estate, and insurance fields.

“I see a lot of opportunity for growth within the TitlePLUS product,” said Mark. “The recent redesign of the online ordering platform, coupled with Legal Counsel Fees and clearer policy wording has set it up at the starting line of success. When combined with its unique affiliation with the E&O insurer for Ontario lawyers, TitlePLUS offers a package of coverages that I think has been underestimated in the market.”

Technology Integration

TitlePLUS continued to transform and adapt to lawyers’ needs, the changing real estate market, and technological advances. One focus has been on technology integration. In addition to integrations with RealiWeb and Unity, we are integrated with Treefort IDV. These integrations made the goal of providing a simple one-stop process to obtaining a TitlePLUS title insurance policy a reality for busy legal professionals.

visit titleplus.ca to learn more

Moving forward with TitlePLUS

A smooth claims experience – for the lawyer and the client

FOR LAWYERS: TitlePLUS Legal Service Coverage is automatically included in most policies – no missed coverage, no extra input, and no extra charge.

There is no need for the lawyer to remember to purchase, register for coverage, add to each policy, or decide on which legal service coverage you may need. It has no limitations on payouts other than the policy amount, and the industry standard inflation protection limit on the original policy amount.

With a TitlePLUS policy, a client simply submits a claim directly to TitlePLUS. This means, the lawyer’s primary E&O policy will not be engaged and will not trigger a deductible or claims history levy surcharge in respect of the claim.

FOR CLIENTS: A few examples of real life stories of TitlePLUS claims:

Power play

Homeowners lived next door to a vacant lot for years. Eventually, the neighbouring lot was sold to develop the land. The developers informed the homeowners that the hydro line serving their property ran across the vacant lot and would have to be moved.

The homeowners were not aware of the encroachment and it was not shown on any survey available at the time of purchase.

Luckily, the homeowner’s lawyer had recommended a TitlePLUS policy so the hydro pole was moved and TitlePLUS covered the cost.

Effluent overflow

A homeowner’s septic system was unable to “accept and filter effluent effectively” because it wasn’t big enough to handle the size of the house.

The septic system had been built for a three-bedroom house, but when the house was sold it had five bedrooms and four bathrooms!

Luckily the homeowner’s lawyer had recommended a TitlePLUS policy with a rural property endorsement that covered the issue and paid for a new septic system.

Unchecked deck

Homeowners discovered the wraparound decks on the main and second floors were in poor repair. Upon investigation, the city confirmed that the decks were built without a permit.

TitlePLUS covered the cost to remove the decks and paid the diminution in value to the property caused by the loss of the decks. When the decks were removed the contractor discovered there was water damage inside the siding of the house caused by the fact that the siding was never intended to have decks attached.

Fortunately, the homeowners had a TitlePLUS policy that covered not just the removal of the decks but also the exterior repairs caused by the unpermitted deck.